

3 Banking & Financial Management Services

Your Name 133 Waterview Place Anyplace, FL 00000 000-55-5555	101
_____ 20 _____	
PAY TO THE ORDER OF _____ \$ 	
_____ DOLLARS	
ANYPLACE BANK "YOUR HOMETOWN BANK"	
for _____	

Your Name 133 Waterview Place Anyplace, FL 00000 000-55-5555	102
_____ 20 _____	
PAY TO THE ORDER OF _____ \$ 	
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<h2 style="margin: 0;">DEPOSIT TICKET</h2>																	
DATE _____ 20 _____ _____	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="text-align: center;">CASH</td> </tr> <tr> <td style="font-size: small;">LIST CHECKS SINGLY</td> <td style="width: 100px;"></td> </tr> <tr> <td style="height: 20px;"></td> <td></td> </tr> <tr> <td style="height: 20px;"></td> <td></td> </tr> <tr> <td style="text-align: center;">TOTAL FROM OTHER SIDE</td> <td></td> </tr> <tr> <td style="text-align: center;">TOTAL</td> <td></td> </tr> <tr> <td style="font-size: x-small;">LESS CASH RECEIVED</td> <td></td> </tr> <tr> <td style="font-size: x-small;">TOTAL ITEMS</td> <td style="font-size: x-small;">NET DEPOSIT</td> </tr> </table> <div style="text-align: right; font-size: x-small; padding-top: 10px;"> USE OTHER SIDE FOR ADDITIONAL LISTING BE SURE EACH ITEM IS PROPERLY ENDORSED </div>	CASH		LIST CHECKS SINGLY						TOTAL FROM OTHER SIDE		TOTAL		LESS CASH RECEIVED		TOTAL ITEMS	NET DEPOSIT
CASH																	
LIST CHECKS SINGLY																	
TOTAL FROM OTHER SIDE																	
TOTAL																	
LESS CASH RECEIVED																	
TOTAL ITEMS	NET DEPOSIT																
<small>CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROMSIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT</small>																	

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CHECK #	DATE	ITEM DESCRIPTION	PAYMENT/ DEBIT (-)	T	FEE (-)	DEPOSIT/ CREDIT (+)	BALANCE
		TO					
		FOR					
		TO					
		FOR					
		TO					
		FOR					
		TO					
		FOR					
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		FOR					
		TO					
		FOR					
		TO					
		FOR					

CHECKING ACCOUNT ACTIVITIES – APRIL

<u>Date</u>	<u>Activity</u>
April 1	Opened account with a deposit of \$100.00
April 5	Wrote check number 101 to NEX \$2.89
April 7	Wrote check number 102 to Uniform Shop for \$10.50
April 12	Withdrew \$50.00 cash at bank
April 15	Mid-month pay of \$450.00 deposited via DDS
April 15	Bank made automatic transfer of \$131.80 for loan Payment
April 23	Withdrew \$10.00 at your bank's ATM
April 28	Withdrew \$20.00 at another bank's ATM

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Account Number	SSN	Statement Dates	Page
123456789	227 76 0355	04/01/97 to 04/30/97	01

SEE REVERSE FOR INFORMATION REGARDING
ACCOUNT INQUIRIES/DISCREPANCIES

Statement of Account

Your Name
123 Your Street
Your Town, ST 12345

TRANSACTIONS							
DATE	TRANSACTION DESCRIPTION	SHARE DEPOSIT/ WITHDRAWALS LOAN/ADVANCE	LOAN PRINCIPAL PAYMENTS AND OTHER CREDITS	FINANCE CHARGE	NEW BALANCE		
	SHARE DRAFT	ACCT #2	04/01/97 THRU 04/30/97				
	PREVIOUS BALANCE				.00		
AP01	DEPOSIT	100.00			100.00		
AP05	SHARE DRAFT 101	2.89-			97.11		
AP07	SHARE DRAFT 102	10.50-			86.61		
AP12	WITHDRAWAL	50.00-			36.61		
AP15	DEPOSIT	450.00			486.61		
AP15	TRANSFER LOAN PAYMENT	131.80-			354.81		
AP20	AMER BANK STAT CK ORDER	14.20-			340.61		
AP23	AUTOMATED TELLER MACHINE						
	04/23/97 AT 12:10:50	10.00-			330.61		
AP28	AUTOMATED TELLER MACHINE						
	04/28/97 AT 08:14:20	20.00-			310.61		
	ATM FEE NATIONSBK	1.00-			309.61		
STATEMENT SUMMARY							
SOCIAL SECURITY	NEW BALANCE	YEAR-TO-DATE DIVIDEND	LOAN ACCT	NEW BALANCE	PERIODIC RATE	ANNUAL % RATE (APR)	THE FINANCE CHARGE IS COMPUTED BY APPLYING THE PERIODIC RATE TO THE UNPAID PRINCIPAL BALANCE FOR THE ACTUAL TIME SUCH BALANCE REMAINS OUTSTANDING. NOTE: PLEASE READ REVERSE SIDE FOR IMPORTANT INFORMATION.
227 76 0355	309.61	.00					
TOTAL DIVIDENDS EARNED AND PAID ON ALL SHARE ACCOUNTS YEAR TO DATE		FINANCE CHARGE IMPOSED AND PAID ON ALL LINE OF CREDIT LOANS YEAR TO DATE		FINANCE CHARGE IMPOSED AND PAID ON ALL LINE OF CREDIT LOANS YEAR TO DATE THIS AMOUNT INCLUDES LINE OF CREDIT LOANS			

NON TRANSFERABLE AS DEFINED ON 12 CFR PART 204 (REGULATION D).

CHECKING ACCOUNT RECONCILIATION		
Outstanding Drafts		
NUMBER	AMOUNT	
TOTAL		
<div style="display: flex; justify-content: space-between;"> <div style="width: 70%;"> <p>ENDING BALANCE SHOWN ON THIS STATEMENT</p> <p>PLUS DEPOSITS NOT SHOWN ON THIS STATEMENT</p> <p>SUB TOTAL</p> <p>LESS TOTAL OUTSTANDING DRAFTS</p> <p>EQUALS ADJUSTED ENDING BALANCE</p> <p>BALANCE SHOWN IN YOUR REGISTER:</p> <p>ADJUSTED ENDING BALANCE SHOWN ABOVE SHOULD AGREE WITH THE BALANCE SHOWN IN YOUR TRANSACTION REGISTER.</p> <p>NOTE: BE SURE TO DEDUCT ANY CHARGES, FEES, OR WITHDRAWALS SHOWN IN YOUR STATEMENT (BUT NOT IN YOUR TRANSACTION REGISTER) THAT MAY APPLY TO YOUR ACCOUNT. ALSO, BE SURE TO ADD ANY DIVIDENDS OR ANY DEPOSITS SHOWN ON YOUR STATEMENT (BUT NOT IN YOUR TRANSACTION REGISTER) THAT APPLY TO YOUR ACCOUNT.</p> </div> <div style="width: 25%;"> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> </div> </div>		

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SHOPPING FOR A BANKING INSTITUTION

		Banks		
		1	2	3
Availability	Are there any restrictions on withdrawals (in case you need money in a hurry)?			
Checking	Is the interest rate on checking or share draft accounts competitive? Is there a minimum balance requirement? Are there charges for writing checks? Buying checks? Can you get an automatic line of credit with a checking account?			
Continuity	If you bank there for a long time, will you be eligible for any preferential treatment?			
Convenience	Does the bank have a branch or Automated Teller Machine (ATM) near your home or workplace? Are late evening and weekend services provided? Is the service friendly and personal? How frequently do you receive statements?			
Credit/Debit Card	Does the institution offer a major credit card (or debit card)? 'What are the requirements and terms? Do they offer a share check card?			
Electronic Services	Does the bank offer automatic transfer from one account to another? Are automatic bill payer and direct deposit services provided? Will you be charged each time you use their ATM? Is information available via phone or the Internet?			
Federal Insurance	Are your deposits federally or state insured by the FDIC (or the NCUA for credit unions?			
Financial Planning	Are financial planning services available? What life insurance or investment products are offered? (Caution: additional fees or commissions may be involved. You may wish to compare any recommendations with ideas from an investment firm or independent financial planner.)			
Loans	Is it fairly easy to get a line of credit? Are interest rates and loan terms competitive? Does the bank provide preferential rates if you borrow against savings? Is there a prepayment penalty if you pay off your loan early?			
Mortgages	Are they easy to get? Are they available for condos and summer homes? Are variable interest, graduated payment plans, adjustable rates offered? Is interest paid on escrow accounts?			
Other	What extra services are available, such as bill paying, budget counseling, Christmas club accounts, debt management, tax assistance, travel services, etc.? 'What are the charges for these services?			
Savings	Are there a wide variety of savings plans offered? Are the interest rates competitive, and how often is interest credited to the account? Are there any early withdrawal penalties?			
Trust Department	Can you check the department's record on investments to see how well it performed for other clients over a long period of time? Does the department have a good junior as well as senior staff to provide continuity of trust services?			

RESOLVING BANKING COMPLAINTS

The length of time it takes to get a complaint resolved often depends on how you complain. The following approaches are recommended:

WHERE TO COMPLAIN

Complain to the following agencies in the order listed.

1. Bank branch or department head
2. President of the banking institution
3. State or local complaint agency:
 - Better Business Bureau
 - State Office of Consumer Protection
 - Local newspaper consumer editor
 - Nonprofit consumer groups
4. State Commerce Department
5. Small Claims Court or attorney (last resort)
6. Federal Reserve Board-Board of Governors
Division of Consumer and Community Affairs
20th & C Streets, N.W., Stop 198
Washington, D.C. 20551
Phone: (202) 452-3693

VERBAL COMPLAINTS

1. Speak in a calm, firm voice. Be persistent but polite.
2. If treated rudely; ask for names and report the treatment to the boss or the boss's boss.
3. If complaining verbally doesn't seem to get any results, make a written complaint.

WRITTEN COMPLAINTS

1. Identify the problem. Most importantly, identify the remedy you seek.
2. Ask a few friends if the remedy sounds reasonable in the light of the problem.
3. Keep a record of any phone conversations with bank employees. Include names, dates, and a brief summary of the conversation.
4. Complaint letters should be typed whenever possible and should include the following information:
 - Type of service
 - Request for action in a specific period of time
 - Date and location of transaction
 - Your address
 - Brief statement of problems
 - Your home and work phone numbers
 - History of problem and your attempts to resolve it
 - Copies of relevant documents
 - Resolution you desire

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